

**UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

**AMERICAN GENERAL LIFE  
INSURANCE COMPANY,**

:

**Plaintiff,**

**v.**

**Case No. 2:24-cv-4027  
Chief Judge Sarah D. Morrison  
Magistrate Judge Chelsey M.  
Vascura**

**YUAN RONG LI,**

:

**Defendant.**

**ORDER**

American General Life Insurance Company filed suit against Yuan Rong Li on October 7, 2024. (ECF No. 1.) According to the Complaint, Mr. Li's address is 8332 Seattle Avenue, Columbus, OH 43240. (*Id.*, PAGEID # 1.) On October 8, American General requested issuance of summons to Mr. Li at the Seattle Avenue address. (ECF No. 2.) The Clerk issued summons that day. (ECF No. 3.)

For two months, there was no movement in the case. Then, on December 16, American General requested issuance of summons to Mr. Li at a different address: 1560 Georgesville Square Drive, Columbus, OH 43228. (ECF No. 4.) The Clerk issued the summons (ECF No. 5) and, at American General's request, sent a copy of the Complaint and Issued Summons to the Georgesville Square Drive address via certified mail. (ECF No. 6.) The certified mail receipt was returned reflecting delivery on December 21, 2024, but the signature on the card is illegible. (ECF No. 7.)

When Mr. Li failed to file an answer or otherwise defend before the deadline, American General applied to the Clerk for an entry of default. (ECF No. 9.) The Clerk entered default on January 15, 2025. (ECF No. 9.) One week later, the service packet sent by the Clerk's office the previous month was returned as undeliverable. (ECF No. 10.)

American General now moves for default judgment against Mr. Li. (ECF No. 12.) In its Motion, American General represents that "Mr. Li was served via certified mail." (ECF No. 12, PAGEID # 41.) American General does not address the fact that all of the service papers were returned. "It is axiomatic that service of process must be effective under the Federal Rules of Civil Procedure before a default or a default judgment may be entered against a defendant." *Willis v. First Cap. Recovery, Inc.*, No. 14-CV-14941, 2015 WL 3949453, at \*3 (E.D. Mich. June 29, 2015) (internal quotation and citation omitted). The Motion is thus **DENIED without prejudice** to refile. Any re-filed motion must discuss (i) why service on Mr. Li at the Georgesville Square Drive address is appropriate under Rule 4 and (ii) the effect of the returned service papers.

**IT IS SO ORDERED.**

/s/ Sarah D. Morrison  
**SARAH D. MORRISON, CHIEF JUDGE**  
**UNITED STATES DISTRICT COURT**